# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

#### CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/29/2011.
- 2) The plan was confirmed on 07/24/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/24/2016.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: <u>67</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,746.02.
- 10) Amount of unsecured claims discharged without full payment: \$12,052.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Total paid by or on behalf of the debtor(s)
Less amount refunded to debtor(s)

\$ 126,720.00 \$ 0.00

NET RECEIPTS

\$ 126,720.00

### Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

\$ 0.00

Trustee Expenses & Compensation

Other

\$ 0.00

\$ 9,121.68

#### TOTAL EXPENSES OF ADMINISTRATION

\$ 9,121.68

Attorney fees paid and disclosed by debtor(s):

\$ 0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	Class	Scheduled	<b>Asserted</b>	Allowed	<u>Paid</u>	<u>Paid</u>
ALBERT J. SCARAFONE JR	Lgl	0.00	NA	NA	0.00	0.00
AFNI	Uns	0.00	94.16	94.16	7.99	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	748.11	748.11	79.11	0.00
AFNI	Uns	0.00	239.07	239.07	22.36	0.00
WORLD FINANCIAL NETWORK	Uns	155.29	225.37	225.37	23.83	0.00
WORLD FINANCIAL NETWORK	Uns	0.00	180.18	180.18	19.05	0.00
CANDICA L.L.C.	Uns	1,358.88	1,397.27	1,397.27	147.75	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,319.64	5,295.83	5,295.83	559.97	0.00
PORTFOLIO RECOVERY ASSO	Uns	648.02	645.91	645.91	68.30	0.00
PORTFOLIO RECOVERY ASSO	Uns	4,802.92	4,742.39	4,742.39	501.45	0.00
RECOVERY MANAGEMENT SYS	Uns	2,794.07	2,794.07	2,794.07	295.44	0.00
CANDICA L.L.C.	Uns	1,416.77	1,416.17	1,416.17	149.75	0.00
	Uns	0.00	3,355.25	3,355.25	354.78	0.00
CAPITAL ONE BANK	Uns	2,607.87	2,782.90	2,782.90	294.26	0.00
PORTFOLIO RECOVERY ASSO	Uns	7,650.83	7,650.83	7,650.83	808.99	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,237.14	6,282.55	6,282.55	664.31	0.00
PORTFOLIO RECOVERY ASSO	Uns	615.12	752.15	752.15	79.53	0.00
BSI FINANCIAL SERVICES INC	Sec	263,751.23	300,235.93	50,849.50	50,849.50	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<b>Asserted</b>	<b>Allowed</b>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	1,198.27	1,586.00	1,586.00	167.70	0.00
BECKET & LEE LLP	Uns	1,321.74	1,321.74	1,321.74	139.76	0.00
SHELLPOINT MORTGAGE	Sec	273,667.28	291,791.27	18,452.76	18,452.76	0.00
GREEN TREE	Sec	164,728.90	185,248.43	29,880.47	29,880.47	0.00
GLOLBAL ACCEPTANCE CREDIT	Uns	0.00	3,596.46	3,596.46	380.27	0.00
SPRINT-NEXTEL	Uns	0.00	565.38	565.38	59.78	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	450.35	573.01	573.01	60.59	0.00
VIST BANK FKA LEESPORT BANK	Sec	50,800.00	52,117.87	0.00	0.00	0.00
BANK OF AMERICA	Sec	269,718.92	249,750.00	0.00	0.00	0.00
BANK OF AMERICA	Sec	0.00	276,823.42	13,530.62	13,530.62	0.00
PENN HOUSING FINANCE AGENCY	Sec	0.00	219,226.70	0.00	0.00	0.00
WELLS FARGO DEALER SERV	Sec	18,480.00	NA	NA	0.00	0.00
ASPIRE VISA	Uns	6,951.72	NA	NA	0.00	0.00
COLUMBUS BANK &TRUST	Uns	3,596.46	NA	NA	0.00	0.00
FNB OMAHA	Uns	1,000.00	NA	NA	0.00	0.00
TJX REWARDS	Uns	504.40	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 112,713.35	\$ 112,713.35	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 112,713.35	\$ 112,713.35	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 46,244.80	\$ 4,884.97	\$ 0.00

## Disbursements:

Expenses of Administration \$ 9,121.68 Disbursements to Creditors \$ 117,598.32

TOTAL DISBURSEMENTS: \$ 126,720.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: <u>04/13/2017</u> By: <u>William C. Miller</u>

Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.